(e)The process of project appraisal is in progress and as such no projects have so far been sanctioned for any State including Rajasthan in the current financial year (2006-07).

(f) and (g) Yes, the details of the proposals received from Rajasthan for consideration under RIDF are as follows:

*(Rs. in crore)*

| Name of the Project | Loan Amt. | Status |
|---|---|---|
| 748 Roads | 167.17 | All the projects are |
| School Projects | 23.01 | under process. They |
| 100 Roads | 43.03 | will be considered for |
| Rural Drinking Water Suppiy-Jawai | 86.75 | sanction during the |
| Rural Drinking Water-Dholpur | 50.00 | current financial year |
| 233 Water Harvesting Project - PH-III | 35.18 | subject to technical |
| 12 MIS projects including Restoration of 5 water bodies. | 46.75 | feasibility and economic viability of the |
| Bhikabhai Sagwara Canal Project-PH-ll | 26.58 | projects. |

RBI's proposal for doorstep banking

3220. SHRI B.J. PANDA:

MS. PRAMILA BOHIDAR:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that RBI plans a big push for doorstep banking;

(b) if so, the details thereof; and

(c) how far this will help the rural banking system in the country to bring the rural population with the banking system especially in the most backward region of Orissa?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) Pursuant to the announcement in the Budget Speech for 2005-06 on the need to use Micro Finance Institutions (MFIs) and Civil Society Organisations (CSOs) as agents for extension of banking services to the rural and un-banked

population. RBI had appointed an internal working group to examine the issues relating to engagement of such organisations/institutions for providing banking services to relatively under-banked areas. Based on the recommendations of the Group, RBI has issued a circular on 25th January, 2006 permitting banks to prepare a scheme for using the services of credible MFIs and other CSOs for extending certain types of services to the customers. The objective of the scheme is to help low income group population in the country, which has lesser or no access to banking services due to locational problems, illiteracy etc., to access the banking services, with the help of these intermediary institutions, even if there is no bank branch in the area.

**Potential Linked Credit for Orissa**

3221. MS. PRAMILA BOHIDAR:
SHRI B.J. PANDA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that NABARD is formulating Potential Linked Credit Plan for Orissa;

(b) whether this plan envisages credit gap for 2004-05 and 2005-06;

(c) if so, the details thereof;

(d) whether the State Government of Orissa has asked for bridging this gap; and

(e) if so, the action plan of the Centre to render help in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Yes, Sir.

(b) to (c) The Potential Linked Credit Plan is prepared for the five year period coinciding with Five Year Plans and then broken into yearly plans. The plans are prepared on the potential of the district to absorb credit. It, however, does not take into factor the limitations of capabilities of implementing agencies involved and the infrastructure bottlenecks in the districts. On account of these limitations the likely credit flow is lower